

# It's a Matter of Time: Low-Income Students and Community Colleges

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AMERICAN  
ASSOCIATION OF  
COMMUNITY  
COLLEGES

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# It's a Matter of Time: Low-Income Students and Community Colleges

## EXECUTIVE SUMMARY

Time is a core unit of human capital. With only 24 hours in a day, the way people choose to spend their time is an indication of what they value and the constraints under which they operate.

In the higher education context, time-to-degree is a key element of higher education analysis, particularly at a time of constrained resources and a growing emphasis on completion. It is generally thought, and is often true, that a shorter time-to-degree implies a more efficient or “better” higher education experience. However, this is not always the case, especially when we factor the needs and patterns of nontraditional students (who are now the norm in American higher education) into the equation.

An example of outdated concepts and nomenclature can be found in the Student Right to Know completion rate calculation—150% of the “normal time” to complete a program. The operative reality at community colleges is that 2 years is not the time it takes most students to complete an associate degree. For example, when “normal time” is reframed from 2 to 4 years, Student Right to Know graduation rates double, and completion rates—inclusive of community college graduates and transfers—become greater than 45%.

In this brief, I examine considerations of time as they relate to investments by students and institutions. I conclude with perspectives of efficiency, as expressed by the role time has and should play in policymaking.

Low-income students value a college education. Analyses of data from the American Time Use Survey suggest that students aged 18 to 24 in the lowest income bracket enrolled full time spend 24 to 36 more minutes a day doing homework or research, on average, than students in any other income group. Students in the higher income brackets spend comparatively more time engaged in leisure and sports activities.

There is more to the “working while enrolled” dynamic than this, however. Working while enrolled may be a way to address the skills gaps employers often bemoan, given that they frequently cite gaps in “soft skills” such as professionalism, work ethic, teamwork, and collaboration

skills. It may also be the best financial option, when compared to other options and budgetary demands.

Community colleges consider the influence of time on student success. Ways they are doing this include, but are not limited to, offering courses at times when students need them (even midnight courses), reframing instruction to ensure students are active as opposed to passive participants in their learning, employing more-precise diagnostic testing combined with modularized learning, providing and encouraging participation in structured programs of study, offering courses online, and accelerating learning opportunities. It is also important to note, however, that we cannot apply these approaches to every program or course. In some cases, courses will require rehearsal, studio time, writing and rewriting drafts of papers, clinical placements, or conducting experiments between class sessions. As such, institutional actors need the autonomy and flexibility to implement whatever innovations they deem appropriate in consultation with the community they serve and relying upon available evidence.

Time-related policies dominated the kinds of changes enacted to bend the cost curve of the Pell Grant program in 2011. Already the U.S. House of Representatives, Committee on the Budget, has proposed a new round of changes to the Pell Grant program, one of which would eliminate less-than-half-time students from eligibility. Yet given the nature of reductions based already on time and a fuller understanding of the appreciation for and constraints on time by students, future alterations to federal student grant aid should focus on directing the support to students who need it the most—low-income students—rather than to comparatively wealthier students with more time to spare.

Low-income students may not have the same time to engage in college as do those from more-affluent families, but we must afford these students the same opportunities and assign them the same value. Low-income students, and the institutions that choose to serve them, value the time they have available, however limited it may be.



# It's a Matter of Time: Low-Income Students and Community Colleges

## Introduction

Time is a core unit of human capital. With only 24 hours in a day, the way people choose to spend their time is an indication of what they value and the constraints under which they operate.

In the higher education context, time-to-degree is a key element of higher education analysis, particularly at a time of constrained resources and a growing emphasis on completion. It is generally thought, and is often true, that a shorter time-to-degree implies a more efficient or "better" higher education experience. However, this is not always the case, especially when we factor the needs and patterns of nontraditional students (who are now the norm in American higher education) in to the equation.

An example of outdated concepts and nomenclature can be found in the Student Right to Know completion rate calculation—150% of the "normal time" to complete a program. The operative reality at community colleges is that 2 years is not the time it takes most students to complete an associate degree. For example, when "normal time" is reframed from 2 to 4 years, Student Right to Know graduation rates double, and completion rates—inclusive of community college

graduates and transfers—become greater than 45% (Community College Times, 2012; Knapp, Kelly-Reid, & Ginder, 2012).

The 19 million undergraduates attending institutions of American higher education in the fall of 2010 were extraordinarily diverse (Knapp et al., 2012), reflecting (if not, alas, mirroring) the broader society. But even when students are similar in a traditional characteristic such as age, they may differ in other factors that influence time-to-degree (Mullin, 2012). Members of the postsecondary student body neither start at the same place academically nor strive within homogenous contexts. One's academic profile is tied closely to income; 36% of low-income students (incomes below \$25,000) had a high school grade point average below 3.0, compared to 19% of students whose incomes, family or student, was in excess of \$100,000 in 2007–2008 (National Center for Education Statistics [NCES], 2012).

In recent months, in both the political and policymaking domains, there has been much debate, most of it unenlightening, about the value of college; some say that college is not for everyone. The individual and societal benefits of college have shown this perspective

to be far off the mark (Baum, Ma, & Payea, 2010; Bureau of Labor Statistics, 2012; Carnevale, Rose, & Cheah, 2011). Furthermore, the "college isn't for everyone" mantra is most likely to impact those of lesser financial means; it is reasonable to assume that wealthy families will not send such a message to their children.

In this brief, I examine considerations of time as they relate to investments by students and institutions. I conclude with perspectives of efficiency, as expressed by the role time has and should play in policymaking.

## Low-Income Students Are Dedicating Their Time to Education

Mortenson's (2011) analyses of data from the American Time Use Survey suggest that students aged 18 to 24 in the lowest income bracket enrolled full time spend 24 to 36 more minutes a day doing homework or research, on average, than students in any other income group: 1.8 hours for those with family incomes below \$25,000 compared to a range of 1.2 to 1.4 hours for the other income brackets. Students with family incomes above \$50,000 spend comparatively more time engaged in leisure and sports activities; those with family incomes between \$75,000 and \$100,000

spend more than 1.5 hours more than students with family incomes between \$25,000 and \$50,000 on sports and leisure each weekday. Still, those with higher incomes graduate college at dramatically higher rates.

The primary reason that more than half of low-income students (55%) enroll in college is to get a job, gain occupational skills, or prepare for a job certification or license (NCES, 2012). In some cases, the programs that lead to licensure or certification require time spent in clinical placements to demonstrate mastery of the concepts students have learned in the classroom, placing an extra demand on the student's time. Nursing requires clinical experience for students to graduate and obtain licensure; 29% of all undergraduate students were low-income in 2007–2008, whereas 34% of students majoring in nursing were low-income (NCES, 2012). Conversely, fewer of the wealthiest students majored in nursing: 17.8% of undergraduate students had incomes over \$100,000, with only 10.3% of students who majored in nursing coming from this income bracket.

### ***Working Through It***

Unfortunately for community college students, a greater percentage of them have risk factors for not completing when compared to all of higher education (Mullin, 2012). Many of these risk factors are directly related to time demands. Some students are forced to stop-out, which does not mean either that their experience in postsecondary education is over or that taxpayer dollars have been wasted; 62% of students who start at a

community college and stop-out reenroll within 5 years (American Association of Community Colleges, 2011). Furthermore, even noncompletion does not mean that the college experience does not have a net positive effect. The value of courses in providing human capital development is implied in the fact that one in four community college students has already earned a postsecondary credential; 8% of those students have a bachelor's degree (Baime & Mullin, 2011).

Working while enrolled in college negatively impacts completion, especially when students work more than 20 hours a week (Cook & King, 2007; Orozco & Cauthen, 2009). On the other hand, in addition to helping students finance their educations, working while enrolled may be a way to address the skills gaps employers often bemoan, since they frequently cite gaps in "soft skills" such as professionalism, work ethic, teamwork, and collaboration skills (Casner-Lotto & Benner, 2006).

Given that students have differing academic abilities, which result in different academic distances to travel to bachelor's degree completion, many community colleges have developed career pathways for students, with opportunities for meaningful success along the way. Stackable credentials, the alignment of selected credentials along a career pathway, offer one such option. The evidence is clear, however, that greater levels of educational attainment in the same field increase earnings (e.g., workers with a certificate in engineering earn less than those with a bachelor's degree in engineering;

Carnevale, 2011); continued success for students must be encouraged.

### ***The Decision to Work While Enrolled***

Students' decisions to work while enrolled in college can be better understood by examining the balance between income and expenses for persons who work without enrolling, who enroll without working, and who do both (see Figure 1).<sup>1</sup> Panel A in that figure depicts a situation where living expenses, as estimated by the College Board (2012), equate to less than the annual median earnings of a high school graduate. Panel B depicts a different affordability picture, where a student is living off-campus and enrolled full-time at a community college in 2011–2012. Given the gap between grant aid and total expenses, it is no wonder that the majority of community college students choose or need to work. Furthermore, for every hour a student spends in class, studying, or in a placement, he or she loses an equivalent hour of work. The concept of foregone earnings may be far from policy conversations at the moment, but these earnings are a stark reality for students. Panel C depicts the balance most community college students are trying to make between work and education. Students are paying for their education in multiple ways, including through any taxes they may pay as a taxpayer themselves; working students are taxpayers, too.

### ***Community Colleges Are Mindful of Student Time***

Community college officials are sensitive to the time constraints of their students, and to other variables

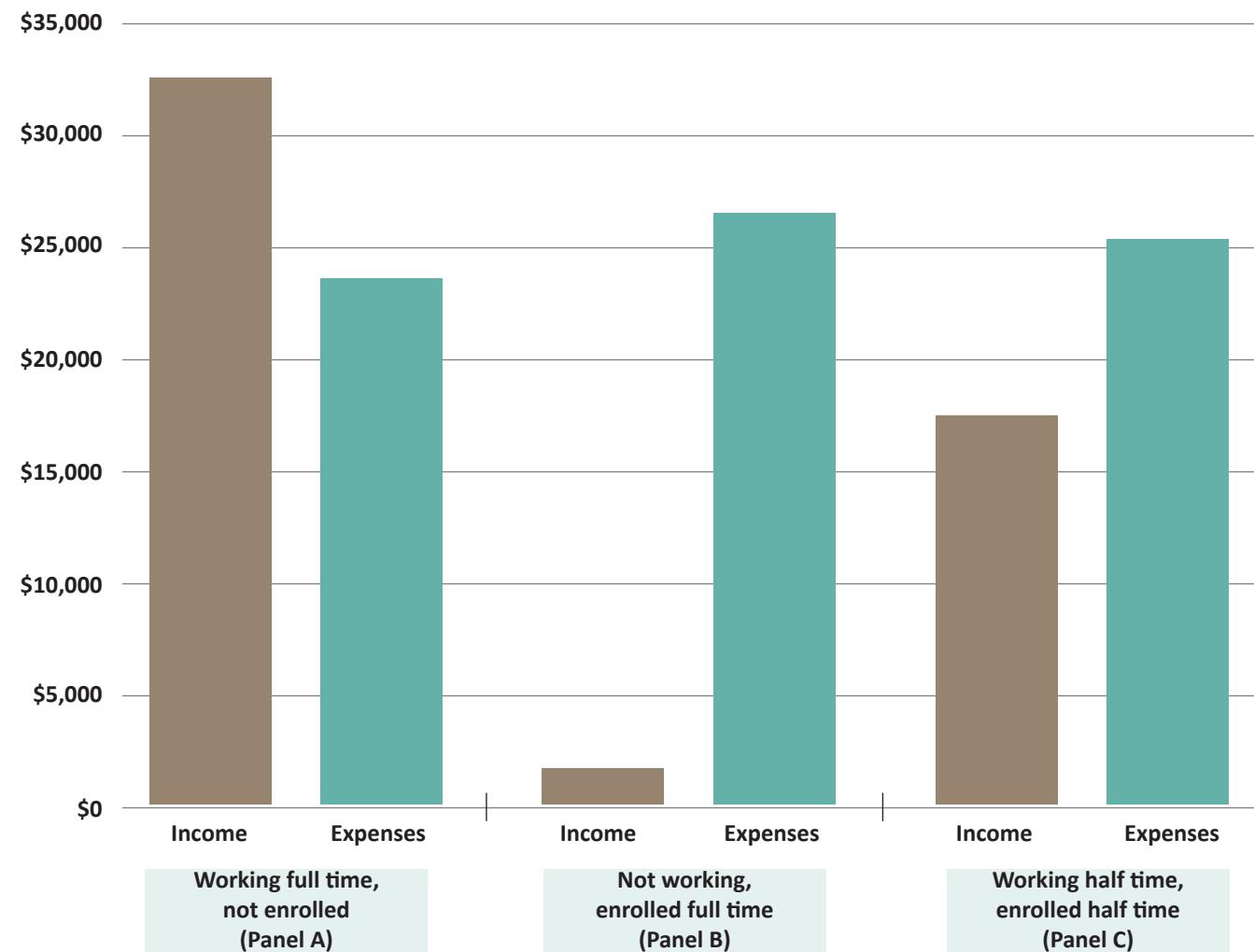
impacting student success. Some strategies they have undertaken include offering courses at times when students need them (even midnight courses), reframing instruction to ensure students are active as opposed to passive participants in their learning, employing more-precise diagnostic testing combined with modularized learning, providing and encouraging participation in structured programs of study, offering courses online, and

accelerating learning opportunities. They also may provide early college high school, dual credit, and enrollment programs to assist high school students in maximizing their time; 7% of all community college students are under the age of 18 (Mullin, 2012). Finally, there are prior learning assessments that limit the need for students to take, or retake, courses when they can gain competencies in another setting.

While community colleges can do more to ensure students' efficient use of time (Center for Community College Student Engagement, 2012; Jenkins & Cho, 2012), it is also important to note that we cannot apply these approaches to every program or course. In some cases, courses will require rehearsal, studio time, writing and rewriting drafts of papers, clinical placements, or conducting experiments between class

**Figure 1**

**Estimated Income and Expenses Associated with Working Full time, Attending a Community College Full time, or Both Half time: 2011–2012**



Sources: See Table A1 in the appendix.

sessions. As such, institutional leaders need the autonomy and flexibility to implement whatever innovations they deem appropriate in consultation with the community they serve and relying upon available evidence. In other words, while critics of community colleges would like the institutions to operate more like a sports car than a pick-up truck, the utilitarian nature of community colleges is too valuable to the community to abandon; at most, these colleges can be a crossover vehicle.

### Encouraging the Best Use of Time

In 2011, the U.S. Department of Education (ED) attributed the dramatic growth in the Pell Grant program since 2008 to four factors: 40% of the growth was due to an increase in the number of eligible students; 14% of the growth was

due to legislative changes in the needs analysis formula; 22% of the growth was due to the new, year-round Pell Grant program; and 25% of the growth was due to the \$619 increase in the maximum Pell grant award. To address the growth in the program, researchers and policymakers advanced various proposals to bend the cost curve of the program downward. These options, presented in Table 1, included adjustments associated with the Pell Grant maximum award, time-related aspects of the program, the eligible student population, student and parent wealth, and institutional factors (Mullin, forthcoming).

Time-related policies dominated the kinds of changes Congress enacted to bend the Pell Grant cost curve. First, the year-round Pell Grant was eliminated in the fiscal year 2011 Continuing

Appropriations Act, which thwarted the development of many accelerated programs. Next, the period of time a student was able to receive a Pell Grant was shortened from 18 to 12 full-time equivalent semesters.<sup>2</sup> While this action may not impact large numbers of community college students directly, it will be of consequence to students who subsequently transfer and do not have all credits accepted at the receiving institution. Last, by eliminating ability-to-benefit students from all Title IV federal student aid programs, those students who wish to allocate their time to learning no longer have the financial support necessary to do so.<sup>3</sup>

While the Pell Grant program costs are leveling off (Mullin & Phillippe, 2011) and a surplus of \$2.1 billion for the Pell Grant is

**Table 1**

**A Typology of Proposed Adjustments to the Pell Grant Program: 2010–2011**

Proposed Adjustments	Examples
Adjustments associated with the Pell Grant maximum award	<ul style="list-style-type: none"> <li>Adopting a lower maximum award</li> <li>Limiting the minimum award to 10% of the maximum award</li> </ul>
Adjustments associated with time-related aspects of the program	<ul style="list-style-type: none"> <li>Limiting years of program eligibility</li> <li>Changing the definition of full-time from 12 to 15 credits</li> </ul>
Adjustments associated with the eligible student population	<ul style="list-style-type: none"> <li>Eliminating eligibility for less-than-half-time students</li> <li>Eliminating eligibility for ability-to-benefit students</li> </ul>
Adjustments associated with student and parent wealth	<ul style="list-style-type: none"> <li>Revisiting income protection allowance changes since 2007–2008</li> <li>Expanding definitions of untaxed income to include items eliminated in the College Cost Reduction and Access Act of 2007</li> <li>Revisiting policies related to EFC levels above \$20,000</li> <li>Capping maximum income eligibility for a Pell Grant</li> </ul>
Adjustments associated with institutional factors	<ul style="list-style-type: none"> <li>Eliminating the administrative cost allowance</li> <li>Refining institutional eligibility requirements</li> <li>Tying institutional eligibility to metrics</li> </ul>

Sources: Baum et al. (2011); Congressional Budget Office (2011); U.S. House of Representative (2011).

expected for fiscal year 2013, a shortfall of \$10 billion is expected for fiscal year 2014 (Kalcevic & Humphrey, 2012). Already the U.S. House of Representatives, Committee on the Budget (2012) has proposed a new round of changes to the Pell Grant program, one of which would eliminate less-than-half-time students from eligibility. Yet given the nature of reductions already based on time and a fuller understanding of and appreciation for constraints and on time students, future alterations to federal student grant aid should focus on directing the support to students who need it the most—low-income students—rather than to comparatively wealthier students with more time to spare.

## Moving Forward

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In an era of outcomes-based conversations, we must remember that access to and enrollment in college in and of itself is an outcome of an equity agenda. Low-income students may not have the same time to engage in college as do those from more-affluent families, but we must afford these students the same opportunities and assign them the same value. Low-income students, and the institutions that choose to serve them, value the time they have available, however limited it may be.



# Notes and References

## Notes

1. The perspective discussed in the text assumes no family support. Two million, or 71% of all, community college students who received a Pell Grant in 2009–2010 had an expected family contribution (EFC) of \$0 (Office of Postsecondary Education, 2011).
2. Statutory changes in the Consolidated Appropriations Act of 2012 also included decreasing the auto-EFC income threshold from \$30,000 to \$23,000, and removing eligibility for the minimum Pell amount for students whose eligibility was less than 10% but greater than 5% of the Pell Grant maximum.
3. This change was also part of the Consolidated Appropriations Act of 2012.

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# Appendix

**Table A1**

**Estimated Amounts for Income and Expenses Used in Figure 1**

Value Name	Description	Notes
<b>Panel A</b>		
<b>Income</b>	Annual median earnings for a high school graduate <sup>a</sup>	Value reflects median weekly earnings for a high school graduate times 52 weeks in 2011 ( $\$638 \times 52 = \$33,176$ ).
<b>Expenses</b>	12-month living expense budget <sup>b</sup>	Values presented are for independent, off-campus students during the 2011–2012 year. Living expenses are for 2011–2012 and are according to the College Board (2012). I used the prevailing 12-month moderate budget rather than the low budget estimate.
<b>Panel B</b>		
<b>Income</b>	Average grant aid and tax benefits for a full-time student <sup>c</sup>	College Board (2010) analysis of National Postsecondary Student Aid Study (NPSAS) data indicated a value of \$2,546 in 2007–2008. I adjusted this value by converting \$2,546 in 2007 to its equivalent in 2011 (\$2,762). The College Board (2011) notes, however, that only 57% of full-time students at community colleges received grants or tax benefits.
<b>Expenses</b>	Academic year tuition and fees plus a 12-month living expense budget <sup>b,c</sup>	Tuition and fees for 2011 were \$2,953 (College Board, 2011). I use living expense budget estimates.
<b>Panel C</b>		
<b>Income</b>	Average grant aid and tax benefits for a half-time student plus half of annual median earnings for a high school graduate <sup>a,c</sup>	Grant and tax benefits for part-time students according to the College Board (2011) is much lower. For the sake of consistency with other adjustments, and because half-time and part-time (which could be quarter-time, half-time, or three-quarter-time, e.g.) are different, I use half-time. I divided income by 2 as well; the majority of community college students (60%) work 20 hours a week or more. Loan amounts are not included because a small percentage of community college students use federal loans.
<b>Expenses</b>	Half-time tuition and fees plus a 12-month living expense budget <sup>b,c</sup>	I divided tuition and fees by 2 to arrive at an estimate for half-time. 12-month living expense amounts were unchanged.

*Sources:*

- a. Bureau of Labor Statistics (2012, March).
- b. College Board (2012).
- c. College Board (2011).

*Note:* National averages used in these calculations are not exact. Geographic and demographic differences, for example, exist in terms of expense budgets and earnings, respectively.



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